

REMARKS/ARGUMENTS

Claims 1 through 10 have been examined for the second time. The examiner has issued a second and final rejection of all ten claims based on new grounds. Claims 1 through 7, 9 and 10 stand rejected under 35 U.S.C. 103(a) as being obvious over U.S. Patent 6,163,771 ("Walker") in view of U.S. Patent 6,163,771 ("Flitcroft"). Claim 8 was rejected under 35 U.S.C. 103(a) as being obvious over the combination of Walker and Flitcroft, and further in view of U.S. Patent 6,018,717 ("Lee").

Applicants have amended claim 1 to make explicit a limitation that had been implicit in that claim as previously written. Applicants' amendment has not narrowed the scope of the pending claims from what it was previously.

Based on Applicants' amendment, and the remarks set forth below, Applicants respectfully request that the Examiner reconsider this final rejection.

I. Final Rejection of Claims 1-7, 9 and 10

In finally rejecting claims 1-7, 9 and 10, the Examiner relies on the combination of Walker and Flitcroft. However, claims 1-3 as currently amended require:

(b) providing a second payment account number associated with said first payment account number, ***said second payment account number being reusable by the purchaser for as long as the first payment account number is usable by the purchaser***, and not being a transaction number and having an encryption key assigned thereto . . .

Similarly, claims 4-7, 9 and 10 require:

(b) providing said purchaser with a secure payment application which includes a cryptographic key that is unique to said account number and a pseudo account number, said pseudo account number having the same length as and associated with said first payment account number, and ***said pseudo account number being reusable by the purchaser for as long as the first payment account number is usable by the purchaser*** . . .

Neither Walker nor Flitcroft discloses or suggests a second payment account number or pseudo account number that is both reusable and that may be used for as long as the first payment account is usable. As the Examiner himself states, Walker does not disclose either a second payment account number or a pseudo account number that is *reusable*. See Office Action at pp. 4-5. Consequently, Walker also fails to disclose a second payment account number or a pseudo account number that is reusable for as long as the first payment account is usable by the purchaser.

Flitcroft does not cure this deficiency in Walker. Flitcroft, as the Examiner himself states, discloses reusable “limited-use card numbers.” See Office Action at p. 5. In Flitcroft, a “limited-use card number” is associated with a “master credit card number.” For security reasons, a “master credit card holder” may use a “limited-use card number” instead of his “master credit card number” to complete an electronic commerce transaction. The “limited-use card numbers are either “designated for a single use . . . [or] designated for multiple uses providing that the charges accrued do not exceed a prescribed threshold or thresholds, such [as] a total single charge, total charges over a limited period, total charge in a single transaction, etc.” Flitcroft refers to these conditions as “use-triggered conditions.” That is to say, the reusability of “limited use card number” in Flitcroft depends on “use-triggered conditions” that are triggered by use of the limited use card number” itself. There is nothing in Flitcroft that discloses or suggests that the “limited use card number” is reusable for as long as the “master credit card number” is reusable.

In short, neither Walker nor Flitcroft disclose a second payment account number or pseudo account number that is both reusable and that may be used for as long as the first payment account is usable. For at least this reason, the final rejection of claims 1-7, 9 and 10 should be withdrawn.

II. Rejection of Claim 8

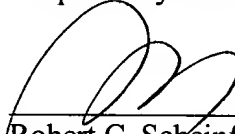
Claim 8 was finally rejected as being obvious over the combination of Walker and Flitcroft, and further in view of Lee.

Claim 8, which depends from claim 4, also requires a pseudo account number that is both reusable and that may be used for as long as the first payment account is usable. As was previously explained in Section I, *supra*, the combination Walker and Flitcroft neither discloses or suggests this limitation. And Lee was not cited by the Examiner for the purpose of disclosing this missing limitation. Rather, Lee was cited as disclosing a method for performing secure transactions using card unique certificates that are associated with a public key of a public/private key pair. See Office Action, at p. 6. Assuming, without conceding, that this is what Lee in fact discloses, the combination of Walker, Flitcroft and Lee remains deficient with respect to claim 8 because it fails to disclose or suggest a pseudo account number that is both reusable and that may be used for as long as the first payment account is usable. Thus, the final rejection of claim 8 should be withdrawn as well

IV. Conclusion

For at least the reasons set forth above, Applicants respectfully submits that all the presently pending claims are in condition for immediate allowance. In the event that the present application is not deemed to be in condition for allowance, the Examiner is invited to contact the undersigned in an effort to advance the prosecution of this application.

Respectfully submitted,



Robert C. Scheinfeld
PTO Reg. No. 31,300
Attorney for Applicant
(212) 408-2500